

In re:  
Michael F Dallmer  
Cecilia M Dallmer  
Debtors

Case No. 19-12340-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 03, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael F Dallmer, Cecilia M Dallmer, 306 Friendship Street, Philadelphia, PA 19111-3906
14305959	+ Police & fire, 1 Greenwood Square Office Park, 3333 Street Rd., Bensalem, PA 19020-2022
14321355	Quest Diagnostics MR 461, P.O. Box 4911, SouthEastern, PA 19398-4911
14332087	+ The Philadelphia Hand Center PC, c/o Tabas & Rosen PC, 1601 Market Street, Suite 2300, Philadelphia, PA 19103-2306

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 04 2023 00:05:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 04 2023 05:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 04 2023 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14317922	EDI: PHINAMERI.COM	Feb 04 2023 05:09:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
14330666	Email/PDF: bncnotices@becket-lee.com	Feb 04 2023 00:13:32	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14334975	Email/PDF: resurgentbknofications@resurgent.com	Feb 04 2023 00:13:32	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14334234	+ EDI: BANKAMER2.COM	Feb 04 2023 05:09:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14382007	Email/Text: megan.harper@phila.gov	Feb 04 2023 00:05:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14324989	+ EDI: AIS.COM	Feb 04 2023 05:09:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14340248	Email/PDF: bncnotices@becket-lee.com	Feb 04 2023 00:13:53	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14323274	+ Email/Text: RASEBN@raslg.com	Feb 04 2023 00:05:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14322542	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 04 2023 00:05:00	Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013

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14344362	+ EDI: CITICORP.COM	Feb 04 2023 05:09:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14311687	EDI: DISCOVER.COM	Feb 04 2023 05:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14344212	EDI: PRA.COM	Feb 04 2023 05:09:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14341564	EDI: Q3G.COM	Feb 04 2023 05:09:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14332667	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 04 2023 00:05:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit MI 48226-3408
14334175	+ Email/Text: bncmail@w-legal.com	Feb 04 2023 00:05:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14324088	*+	Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison Texas 75001-9013

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DAVID M. OFFEN	on behalf of Debtor Michael F Dallmer dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Joint Debtor Cecilia M Dallmer dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KEVIN G. MCDONALD	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
POLLY A. LANGDON	

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on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] [ecfmail@readingch13.com](mailto:ecfmail@readingch13.com)

SCOTT F. WATERMAN [Chapter 13]

[ECFMail@ReadingCh13.com](mailto:ECFMail@ReadingCh13.com)

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] [ECFmail@fredreiglech13.com](mailto:ECFmail@fredreiglech13.com)

United States Trustee

[USTPRegion03.PH.ECF@usdoj.gov](mailto:USTPRegion03.PH.ECF@usdoj.gov)

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Michael F Dallmer</u>	Social Security number or ITIN	xxx-xx-2731
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cecilia M Dallmer</u>	Social Security number or ITIN	xxx-xx-3000
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-12340-amc			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael F Dallmer

Cecilia M Dallmer

2/2/23

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**